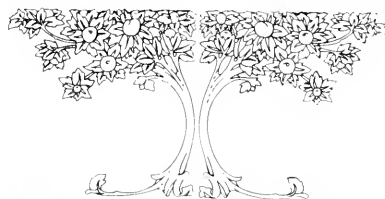


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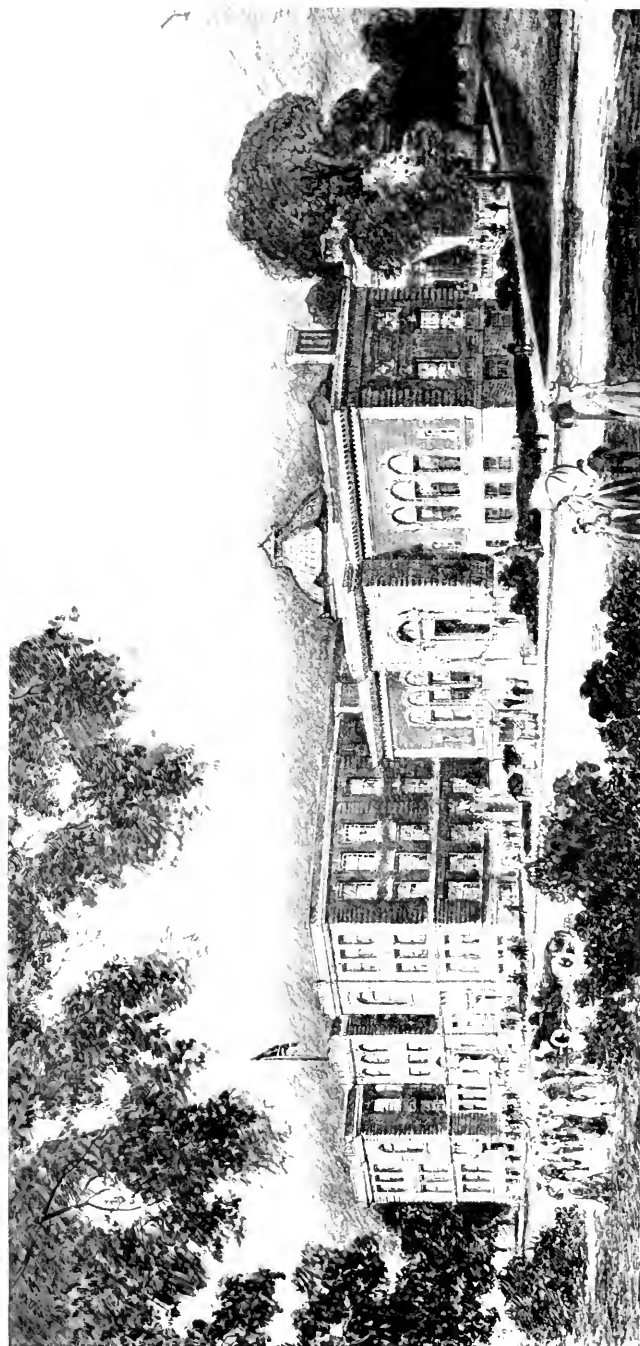
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BANGOR, MAINE



A City of Progress

C. H. GLASS & CO. PRINTERS BANGOR MAINE



Bangor's New Public Library and High School



Bangor's New Federal Building

BANGOR is the shire town of Penobscot County. It is located at the head of tidewater on the Penobscot River which gives it the advantage of both rail and water transportation. Bangor is on the main line of the Maine Central Railroad and is the terminus of the Washington County, the Bar Harbor and the Bucksport branches of the Maine Central and of the Bangor & Aroostook Railroad, comprising 658 miles, through Aroostook County, one of the greatest farming and potato-raising sections of the country.

Bangor is the commercial center for the eastern and northern section of the great State of Maine, which is just at the beginning of a development that is attracting nation-wide attention. Besides the great volume of business which comes from points reached by railroads and steamboat lines, there is another rapidly increasing stream of travel from the three suburban trolley lines which terminate in Bangor.

Bangor is recognized as one of the busiest and most progressive cities in New England. In no other eastern city does the so-called "western spirit" prevail to such an extent as in Bangor. The conflagration of 1911 which did damage to the amount of \$4,000,000 has served to cement common interests and Bangor is building and booming in a manner which has evoked wide commendation. The new Bangor will be even a better and busier city than the old. The continued expansion of the great section of Maine to the north and east ensures her continued advancement and the hydro-electric powers in process of development will make Bangor one of the power centers of New England.



Looking Down Exchange Street Towards Union Station--New
Buildings on the Right

Bangor's Population

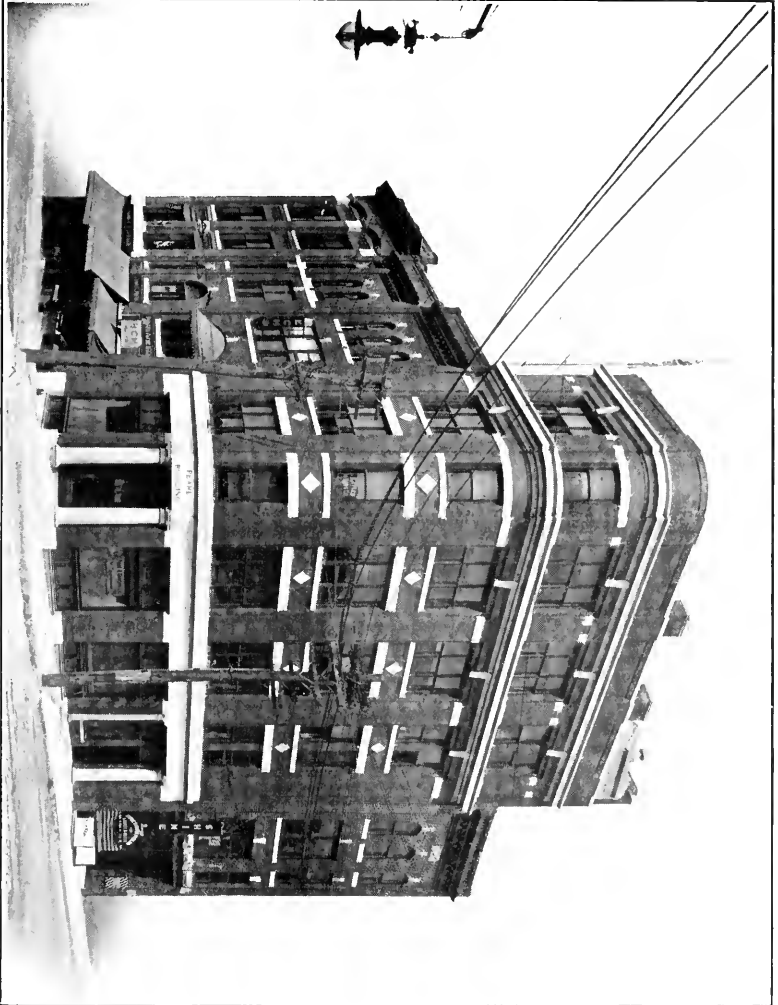
The population of Bangor, proper, is 25,000. The outlying suburbs and towns in the immediate shopping circle bring the population of Greater Bangor up to 50,000. Bangor's business comes from a section having a population exceeding 250,000.

Bangor's Financial Institutions

Bangor has three national banks, the First National Bank, the Second National Bank and the Merchants' National Bank; three trust companies, the Merrill Trust Co., the Eastern Trust & Banking Co., and the Kenduskeag Trust Co., and two savings banks, the Bangor Savings Bank and the Penobscot Savings Bank. The total capital, surplus and undivided profits of these eight institutions amount to \$3,617,051.98. The total deposits are \$18,285,-184.37.

There is a Bangor Clearing House Association where checks are cleared each day. The total clearings for the year 1911 were \$23,037,911.17 and the total balance for the same period, \$5,862,-578.09.

In Bangor there are two loan and building associations, the Bangor Loan & Building Association and the Penobscot Loan & Building Association with aggregate deposits of \$475,000. Bangor is one of the richest cities, per capita, in the country.



Four New Buildings on State Street



Bangor's Post Office Destroyed in the Fire. In the rear was Norumbega Hall, one of the most Historic Public Buildings in Maine

Bangor's Post Office Figures

The steady growth of Bangor's importance as a commercial center is demonstrated by the comparative figures during the administration of the present postmaster, Hon. John M. Oak. The appended table shows the amount of business for the term of years beginning with 1898:

1898	from July 1st, 1 year	..	...	\$57,644.17
1899	" " " "	..	...	61,497.43
1900	" " " "	..	...	63,627.52
1901	" " " "	..	...	67,735.16
1902	" " " "	..	...	76,611.39
1903	" " " "	..	...	80,759.49
1904	" " " "	..	...	86,474.94
1905	" " " "	..	...	99,542.73
1906	" " " "	..	...	106,136.88
1907	" " " "	..	...	109,860.22
1908	" " " "	..	...	112,081.01
1909	" " " "	..	...	123,915.43
1910	" " " "	..	...	Records lost in fire
1911	" " " "	..	...	131,406.17
1898	Number Railway Mail clerks paid	..	...	21
1911	Number Railway Mail clerks paid	..	...	60



The Shacks in Center Park where Business was Carried On by Burned-out Merchants following the Fire

1898	Amount paid Railway Mail clerks	\$22,100.00
1911	Amount paid Railway Mail clerks	\$63,785.50
1898	Number of Post Office clerks	10
1911	Number of Post Office clerks	20
1898	Amount paid Post Office clerks	\$8,100.00
1911	Amount paid Post Office clerks	\$22,102.54
1898	Number City Letter Carriers	11
1911	Number City Letter Carriers	22
1898	Amount paid Letter carriers	\$9,350.00
1911	Amount paid Letter carriers	\$25,668.41
1898	Rural carriers	None
1911	Rural carriers, Main office, 6. Brewer Sta., 2	8
	Number of families served by Rural carriers	1,063
	Miles traveled daily, by Rural carriers	184
1898	Number money orders issued	8,479
1911	Number money orders issued	2,1852
	Amount issued 1911.	\$224,685.85
1898	Number money orders paid	16,944
1911	Number money orders paid	37,159
	Amount paid 1911.	\$327,753.65
1898	Number pieces registered	6,077
1911	Number pieces registered	23,233



Central Street Buildings Erected Since the Fire

**Bangor's
Wholesale
Business**

Situated as it is, it is natural that Bangor should be the business center for the great eastern and northern sections of Maine. Bangor has 165 wholesale business houses, covering a wide variety of lines. The retail houses command the patronage of all this section of Maine.

**Bangor's
Manufactures**

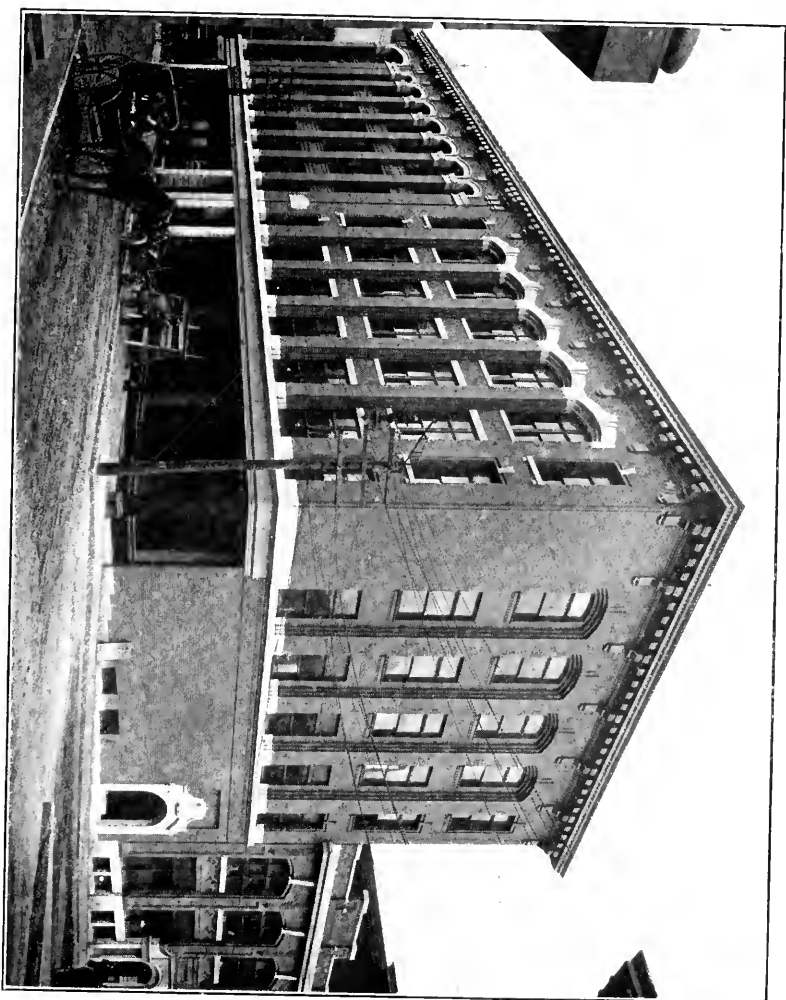
Bangor-made products include lumber, paper, stoves, trunks, clothing, sweaters, cigars, candy, machinery, axes, brick, mattresses, crackers, meat and fish products, wrappers, jewelry, canoes, paper-boxes, moccasins, axes, peavys, edge-tools.

**Bangor's
Power
Advantages**

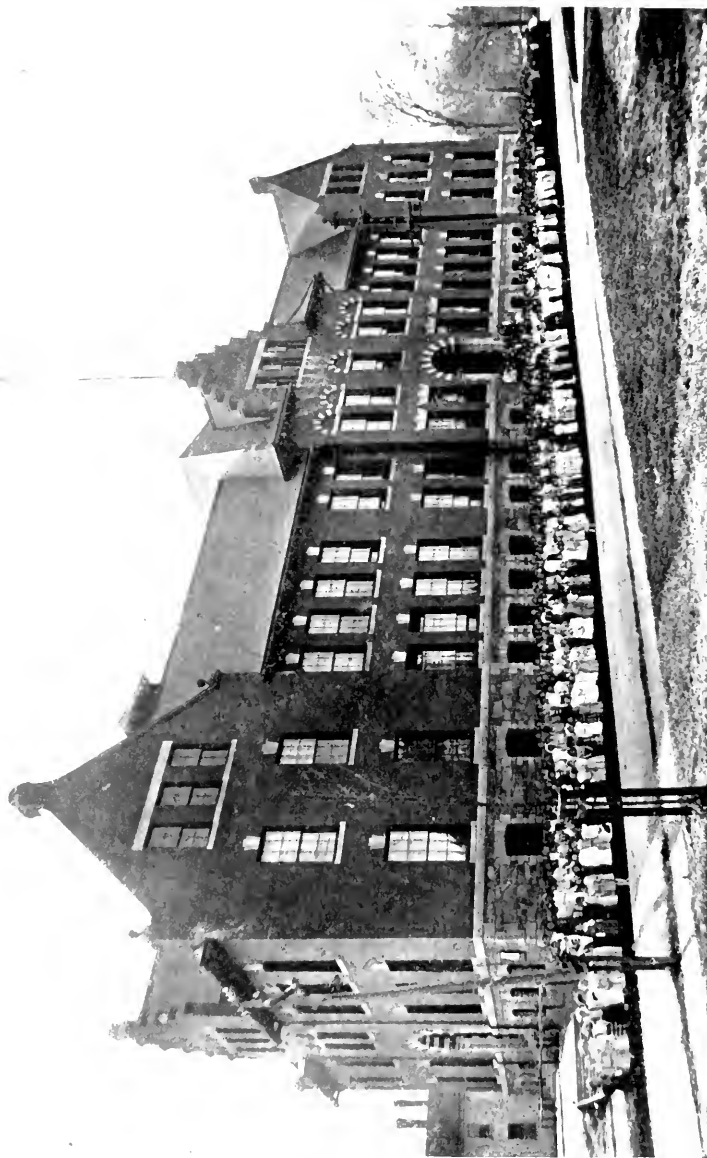
Bangor is in the center of a water-power region of great potential possibilities. The Bangor Power Co. which is developing these powers controls developed and undeveloped resources exceeding 20,000 electric horse power. In no city is electric power cheaper than in Bangor.

**Bangor's
Factory
Sites**

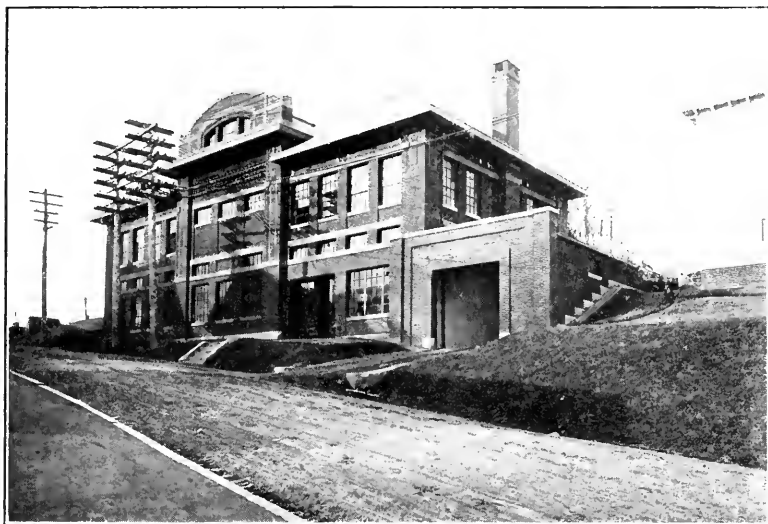
Bangor has numerous available sites for manufacturing purposes. Meritorious industrial propositions will receive more than generous concessions in the way of sites and power. The high class of help, and the freedom from labor troubles make Bangor particularly attractive as a location for industries capable of development.



The New Coe Building on Columbia Street



The Abraham Lincoln School



The New Power Station of the Bangor Railway & Electric Co.

**Bangor's
Telephone
Figures**

The extremely high telephone development in Bangor is another indication of the city's progressiveness. Bangor has twice as many telephones as the average city according to the national figures. There are at present 4,800 telephones operated from the Bangor exchange, an increase of 350 within the year. During the past year the number of daily local calls averaged 36,000 against 27,000 for the previous year.

**Bangor's
Residential
Attractions**

Bangor is a city of homes. There is no more desirable place for living and bringing up a family than in Bangor. It has all the good qualities of the typical New England city—unexcelled schools, churches, opportunities for musical culture, high class entertainments and the many educational advantages connected with the University of Maine. The annual Convocation Week of the Bangor Theological Seminary affords Bangor people the opportunity of lecture courses by the country's foremost preachers, lecturers and literary men. The Maine climate is ideal. There are no long periods of weather extremes and at all seasons there are opportunities for outdoor recreations.

**Bangor's
Water
Supply**

Bangor has its municipal water supply, the Penobscot river being its source. Strict oversight to protect the purity of the water is maintained. In addition to this system there are numerous public artesian wells. The water is subjected to regular examinations. This is a sample report:

STATE OF MAINE
LABORATORY OF HYGIENE

WATER DEPARTMENT, BANGOR, ME.,

Gentlemen: I enclose the results of the analysis of the summer sample of water from your public supply, sent to me on the 17th.

The analysis show the water to be in the same satisfactory condition in which it has been during the past year. No intestinal bacteria were present in the water; and the color had been almost entirely removed. In its present condition the water is an entirely safe one to use for drinking, and for all domestic purposes.

Very truly yours,

H. D. EVANS, Director.

**Bangor's
Hotels**

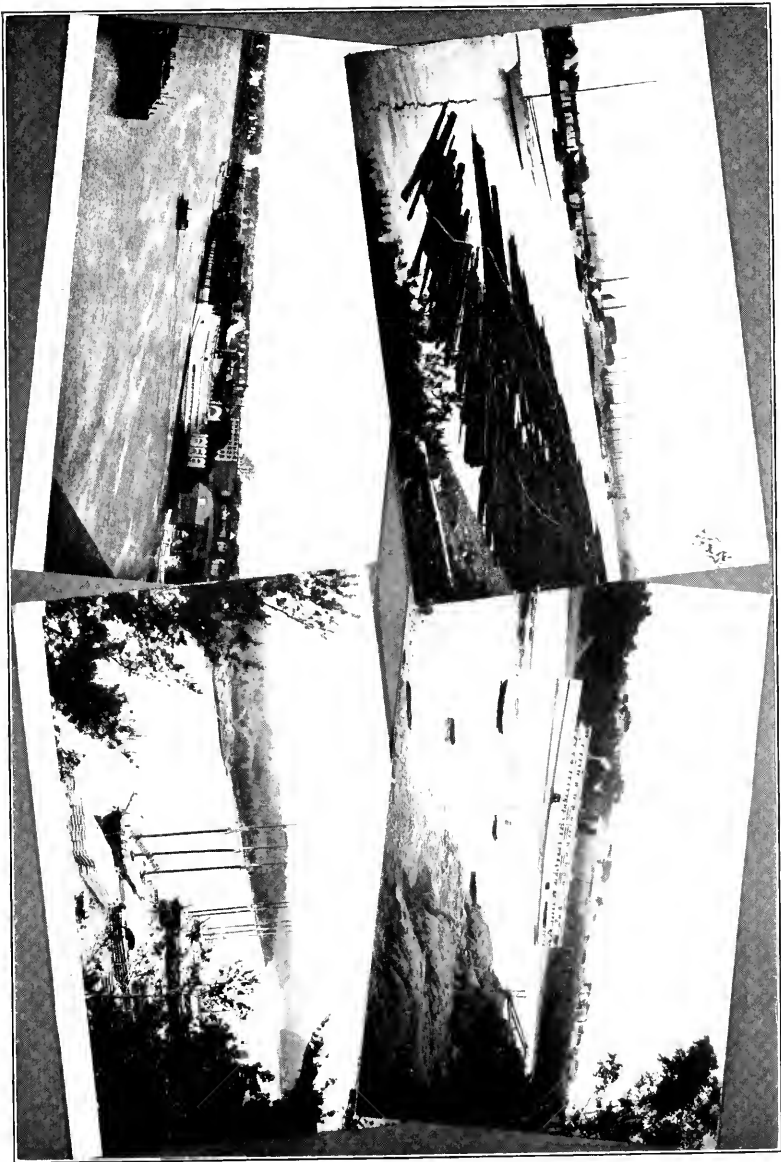
Bangor has long enjoyed a wide reputation for hospitality. The numerous hotels are modern and well conducted and have a popularity which is unsurpassed in New England.

**Bangor's
Splendid
Schools**

Bangor's schools are recognized as being second to none in New England. The splendid Bangor High School, now in process of construction, will be one of the finest and most completely equipped buildings of its class. There are two parochial schools—St. Mary's and St. John's. The latter, completed in 1912, is a particularly fine structure. There are also several private schools, business colleges, the Bangor Theological Seminary, a famous Congregational institution, and the Law School of the University of Maine, the other departments of which are situated in Orono, within 45 minutes by trolley.

**Bangor's
Public
Library**

Although the Bangor Public Library sustained an irreparable loss in the conflagration of 1911, when the handsome new building, now being erected, is ready for occupancy there will be a noteworthy collection of books. Some of the volumes lost in the fire probably will never be replaced but other departments will be stronger than before.



Scenes on the Penobscot River at Bangor

**Bangor's
Music
Festival**

Bangor has always been a center for musical activity and the annual Maine Music Festival has greatly enhanced the city's reputation in this direction. The greatest artists participate in the festival concerts together with a chorus of 1,000 voices recruited from Bangor and its neighboring towns. The Second Regiment Band, N. G. S. M. is a Bangor organization and the Bangor Symphony Orchestra has more than a local reputation.

Besides the Opera House, occupied by dramatic productions, there is the Bijou Theatre, under the Keith management, and numerous picture theaters. There is also a summer amusement park on the Bangor & Hampden trolley line.

Other established sources of entertainment are the annual Eastern Maine State Fair, held at Maplewood Park, and the Annual Food Fair and Winter Carnival, under the management of the Bangor Council, United Commercial Travelers.

**Bangor's
Social
Organizations**

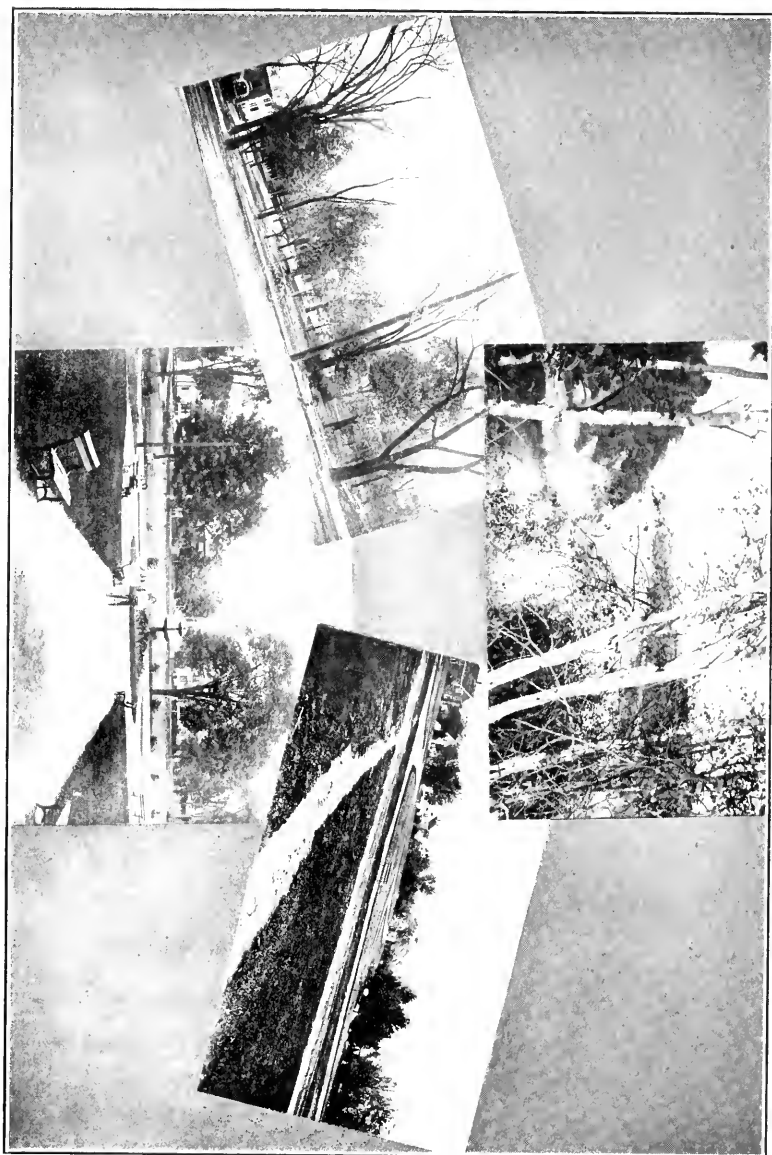
There are numerous social organizations in Bangor. The Tarratine Club has one of the handsomest clubhouses in New England; and the Madockawando Club and the Elks' Club are well quartered. There are three country clubs — the Condukeag Canoe and Country Club, the Meadowbrook Golf Club and the Bangor Yacht Club. The Twentieth Century Club holds monthly meetings with addresses by distinguished speakers. Since the organization of the Athene Club, a pioneer woman's organization, there have been many new organizations, most of which are affiliated with the Maine Federation of Women's Clubs.

Associations for different forms of civic and philanthropic activity include the Bangor Anti-Tuberculosis Society, the Bangor Kindergarten Association, the Bangor Playground Association, the Bangor Humane Society, the Bangor Historical Society, Penobscot County Branch of the American National Red Cross Society and the Associated Charities of Bangor.

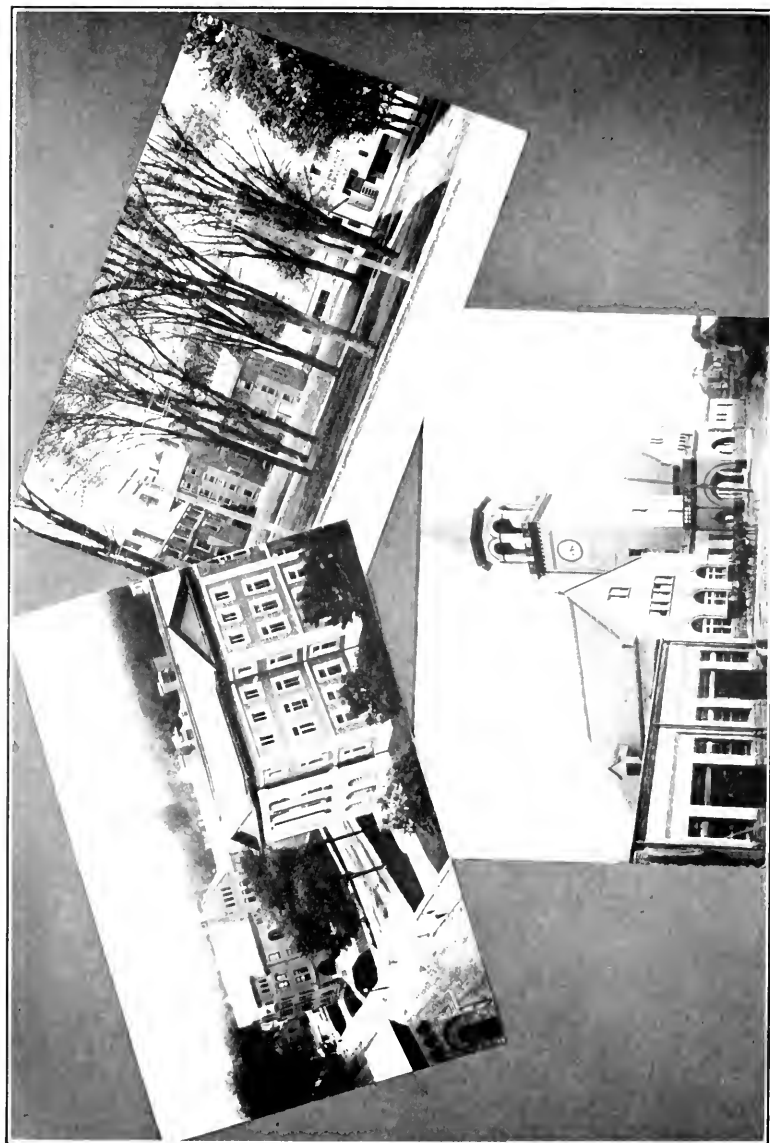
Other organizations are the Harvard Club, the Bowdoin College Club, Bangor Gun Club, Bangor Rifle and Revolver Club, Bangor Poultry and Pet Stock Association, Penobscot Bar Association, Penobscot County Medical Association, Penobscot Valley Pharmaceutical Association and Bangor Society of Optometrists.

**Bangor's
Churches**

To replace edifices destroyed in the fire of 1911, four churches and a synagogue are now in process of erection. All Souls Church, designed by the famous architectural firm of Cram, Goodhue & Ferguson, will fill the place of the First Parish Church and the handsome Central Congregational Church; St. John's Episcopal Church is being rebuilt in



Scenes in Bangor's Parks



The Y. M. C. A. and County Court House

Union Station

The City Farm

stone in the original design by Upjohn; the First Baptist Church and the Advent Christian Church both will be fitting successors to the burned buildings while the synagogue will be one of the finest in Maine. Besides these there are the Second Congregational Church, the Fourth Congregational Church, St. John's Catholic Church, a noteworthy structure, St. Mary's Catholic Church, the Universalist Church, Second Baptist Church, Grace M. E. Church and the First M. E. Church, Essex Street Free Baptist Church, the Unitarian Church, First Church of Christ, Scientist, and the First Christian Church.

**Bangor's
Public
Institutions**

In Bangor are located the Eastern Maine General Hospital, the Eastern Maine Insane Hospital, several private hospitals, the Bangor Children's Home, St. Vincent's Orphanage, the Home for Aged Men, Home for Aged Women, King's Daughters' Home, and Good Samaritan Home.

The Bangor Y. M. C. A. has a splendidly equipped building.

**Bangor's
Park
System**

In line with all progressive cities Bangor has made a good start on a park system. At present there are twelve parks, the largest having an area of nine acres. The city has a capable park commission and a Playground Association. Noteworthy expansion in parks and pleasure places will take place within the next few years in accordance with city planning program which has already been adopted.

**Bangor's
Summer
Charms**

Bangor is the gateway to the most famous summer recreation center in the country. The city is surrounded by many beautiful lakes within a radius of a dozen miles while a short distance away are the famous coast resorts on Penobscot and Frenchman's Bays—historic Castine, the picturesque spots on Eggemoggin Reach, Camden, Northport, Islesboro, famous Bar Harbor and the numerous other points on Mt. Desert. To the northward are the Maine woods with their countless resorts justly celebrated for hunting, fishing and canoeing—Moosehead lake, Kinco, Katahdin Iron Works, Schoodie, Norcross and many others.

Bangor's salmon pool enjoys world-wide fame and yearly attracts fishermen from the country over.

**Bangor's
Historic
Interest**

Bangor, the site of the fabled city of Norumbega, the goal of the early French and Spanish explorers, is rich in historic interest. The intrepid Champlain ascended the Penobscot and landed at Bangor where he found an Indian village. The Champlain Rocks, mentioned in the explorer's narrative, are still to be seen. In and about Bangor are many interesting places which figured in the French



The New Graham Building

and Indian wars, the Revolutionary War, the War of 1812, when Bangor was occupied by the British troops, and the War of the Rebellion. On the Penobscot, above Bangor, is one of the few remaining Indian settlements—the home of the Penobscot tribe.

Annual Reports of Bangor Chamber of Commerce

PRESIDENT'S REPORT

TO THE MEMBERS OF THE CHAMBER OF COMMERCE:

Notwithstanding the unfavorable conditions for work by your organization on account of the fire, I think the past year is worthy of being called a success. The conditions brought about by the conflagration naturally made it impossible to carry out many of the plans which were under consideration.

The secretary's report will give a review of the Chamber of Commerce year. I wish to take advantage of this occasion to emphasize the importance of an organization of this sort. Never before were commercial bodies so active nor have they ever wielded a greater influence in the affairs of the state and nation than at the present time. The recently organized National Chamber of Commerce, at the suggestion of President Taft, is an indication of this fact.

The influence of an organization depends upon its membership. The larger the membership the greater its influence. I hope to see a greater gain in membership this year than ever before. Considering the fire I think we have done good work in this direction during the past year. I look for even better work during the coming year.

In this connection I will read a few sentences which appear on the membership card. I think they are well worth attention. They are as follows:

"In Bangor, as in every other community, there are citizens, who, when asked to join the Chamber of Commerce, inquire: What am I going to get out of it?

"It is not a question of what YOU are going to get out of the Chamber of Commerce that will count for BANGOR.

"But it is a question of what you are going to put into the Chamber of Commerce.

"You must have absolute faith in BANGOR, or you cannot make OTHER PEOPLE have faith in the best city in Maine."

Every one of us should bear in mind these sentiments.

Again I urge every member to work at all times for the best interests of the organization. By so doing it means having an active concern for Bangor's progress. With united and whole-hearted effort we cannot fail in obtaining the best results.

Respectfully submitted,

ARTHUR CHAPIN.

SECRETARY'S REPORT

TO THE MEMBERS OF BANGOR CHAMBER OF COMMERCE:

This annual meeting marks the close of the second year of the Chamber of Commerce. It has been an extraordinary year in Bangor's history. The conflagration brought about a condition which in all probability will never be repeated. It was to be expected that in a situation of this sort that plans would be upset and arrangements for progress put aside. Although the fire meant the abandonment of the program which was in process of making, taken as a whole the year has not been unsuccessful. On the contrary it may be said without fear of contradiction that your organization has made a substantial advance.

This assertion is borne out by the resume of the organization's happenings during the past twelve months and by the added names to the membership roll. The third year will open auspiciously with the biggest event that has ever been attempted in Maine. It will be a fitting demonstration that Bangor has not lost her forefront position among New England's live cities. It will also serve to show that the calamity of only a year ago, extensive as it was, meant only a temporary setback. On all sides are evidences that the new Bangor will be a better city in every particular.

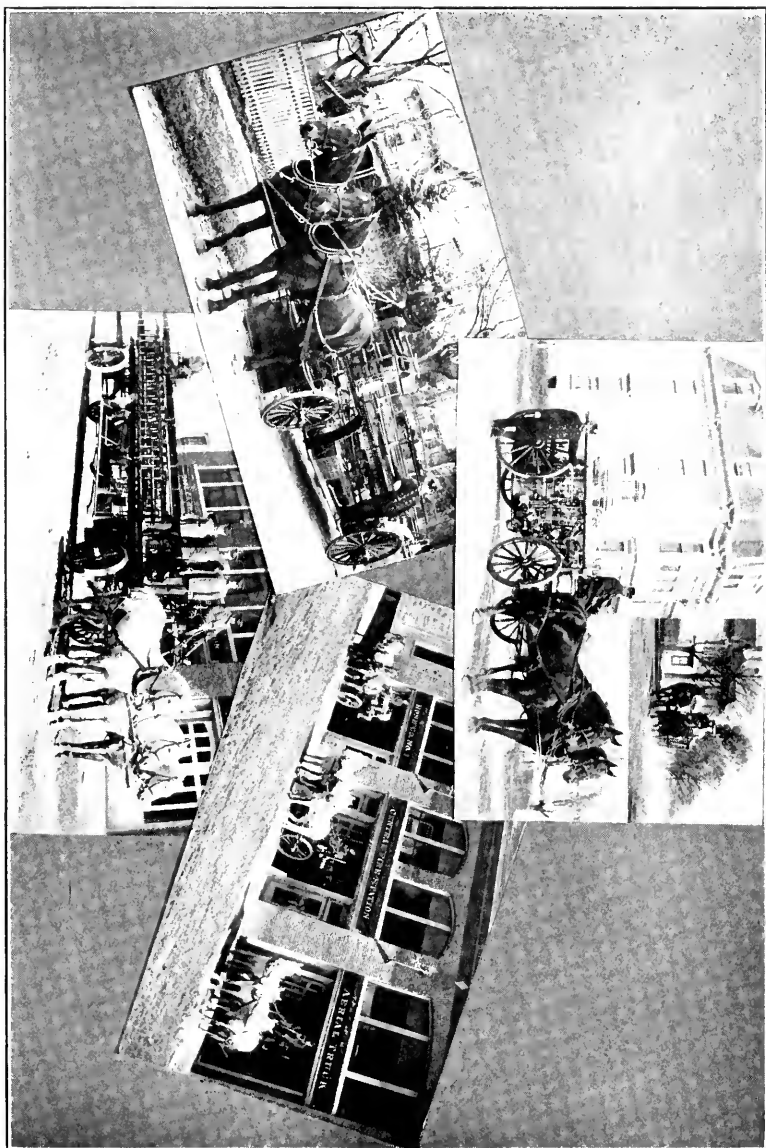
Your organization has served to weld more closely the business interests, firms and individuals. At no time, it is generally remarked, has there been more united efforts than at present. Never before was there such concerted action in forwarding the city's interests as at this opening of the third year of the Chamber of Commerce. There is much work to be done. The larger the membership of your organization the more effective will it become and the better able it will be to exert the influence that should emanate from an organization composed of the greater part of the city's business men.

During the year your Board of Directors has held eleven regular and two special meetings. The regular meetings of the several committees were dispensed with because of the unsettled condition of affairs but occasional meetings, whenever business warranted, have been held by the committees on new industries, membership and conventions. Your secretary has held numerous conferences with committee chairmen and members to avoid formal meetings which meant personal inconvenience on the part of the members because of the peculiar existing conditions.

Because of these conditions it was also thought best to omit the monthly meetings which were held in the previous year.

However, one evening meeting should not be omitted in this record—the illustrated talk on the telegraph by Mr. C. T. Ames of Boston, commercial manager of the Western Union Telegraph Co., which was an interesting and informative address. Another noteworthy event will be the address to be given this month by Prof. Sprague of Harvard University, one of the most distinguished authorities on banking and finance.

During the last few months the retail merchant members of the Chamber



Some of the Equipment of the Bangor Fire Department

of Commerce have been holding regular meetings, with occasional suppers, with marked success. The closing supper at the Bangor House on the evening of June 23, attended by 150 business men, was a fitting culmination of a profitable season.

It is now planned to hold regular monthly meetings of Chamber of Commerce members during the coming year. These, undoubtedly, will serve to make even more general interest in the organization and its work and will also serve to stimulate enthusiasm.

NEW MEMBERS

New members admitted during the year just closing are:

E. M. Waterhouse, Maine representative of Jardine, Hill & Murdoch, architects, New York.

The John Connors Shoe Co.

George H. Wilbur & Sons, contractors.

Ernest Lisherness, engineer.

A. L. Pooler, Hillside Dye House.

George E. Chase, optometrist.

Curran & Griffin, Clothiers.

D. P. Mulvey, manager Puritan Clothing Co.

Rice & Tyler, pianos

M. A. Melvin, sewing machines

The McKeen-Jellison Co., office outfitters

Henry Keep, contractor

Edwin T. Emerson, district manager New England Telephone Co.

J. J. Flannagan, manager Western Union Telegraph Co.

Harry J. Covelle, optometrist

A. L. Bickford, general insurance

Charles L. Dakin, Essex Pharmacy

Herbert F. Monaghan, Finnegan & Monaghan, clothiers

Severance & Bunker Co., dry-goods

Joseph H. Woodward, Lyford & Woodward Co.

C. D. Keeler, Manager National Cash Register Co.

The Chamber of Commerce has continued to pursue a broad course. While primarily a commercial organization it believes that its boundaries are not closely circumscribed and that any question of interest to the community or any movement of whatever nature tending to the city's advancement are not outside its field. Your secretary has continued to serve as the executive of the fire relief committee and the chamber has been the relief station since the fire. He also served as secretary of the Norumbega Site Committee and your organization had a part in raising the fund which made possible this noteworthy addition to Bangor's park system. To the local chorus of the Maine Music Festival was given \$50 which was raised by letters sent out by a special committee. This amount was much smaller than was thought would be forthcoming and it is probable that another effort will be made in this direction.

The co-operation of your organization was extended to the United Commercial Travelers on the occasion of their second successful food fair. This, it is a pleasure to know, is to be an annual mid-winter event. That it deserves the support of merchants and citizens is generally acknowledged.

The annual encampment of the Grand Army of Maine was obtained for Bangor through efforts of your organization acting in conjunction with B. H. Beale post and the city feels honored in being chosen as the meeting place of the veterans. A committee from your organization attended a meeting of the executive board of the Maine State Grange and extended an invitation to the Patrons of Husbandry to meet here in state convention in December. Portland was selected but assurances have been given that Bangor will be the favored city in 1913.

Your organization was represented by delegations at the annual meeting of the Maine State Board of Trade at Portland in September and at the mid-winter meeting in Augusta in March. An invitation has been extended by the Chamber of Commerce to the Maine State Board of Trade to hold its annual meeting for 1912, in September, in this city. It is likely that it will be accepted. If this is the case it will mean that Bangor will have as guests several hundred business men from all over the State—an unusual opportunity for making known Bangor's progress during the past year.

AGRICULTURAL INTERESTS

With Bangor situated as it is it would be strange indeed if this organization did not take an active interest in agricultural matters. The committee on agricultural interests, of which Mr. John M. Oak is chairman, has inaugurated a movement which, it is generally thought, will be of much mutual benefit. Under the auspices of this committee and with the co-operation of Prof. E. F. Hitchings of the University of Maine, two meetings were held, one in April and the second in May, for stimulating apple growers to enter more actively into business of proper marketing of their fruit.

More meetings are to be held in the future with the probable outcome of a permanent organization for apple-growers, with a clearing house and an annual fruit show. The apple-growers appreciate the attitude of your organization and will do their part in the important work which will come as a result of a permanent association.

NEW INDUSTRIES

Your organization has had a wide and varied correspondence in relation to new industries. Attention has been given to all prospects contemplating locations in the East and in the neighborhood of 500 concerns and individuals have been invited to consider Bangor. The experience of all commercial organizations seems to be identical—of all the prospects only a small percent prove worthy of being followed up. The majority expect subscription to the greater part of their stock issue, free sites, buildings, tax exemption

and power concessions. The policy of the successful organizations in cities like Detroit, Rochester, Worcester, Springfield and Boston, is that industries demanding wholesale bonuses are undesirable, in fact in many places there is consistent refusal to consider demands for bonuses of any nature.

In this connection the editorial utterance of a Peoria, Illinois, paper, is interesting. It says:

"Factories cannot be secured for any city by hustle alone. Unlimited faith in a city and unlimited willingness to go down in the pocket and produce bonuses and encouragement will secure for any city a long list of new enterprises in time. But in time also an almost equally long list of decrepit factory buildings and crippled investors will be produced unless the city securing these factories is able to offer them something besides financial encouragement.

"In no other branch of enterprise does cold-blooded business foresight play so important a part nowadays as in the location of factories. When a factory is willing to choose an inferior location because of financial inducements it has already shown inferior management. Factories which are going to succeed by reason of intelligent direction choose their locations not through sentiment or bonuses but by such sordid and unromantic considerations as cheap coal, abundant water, low freight rates, good transportation, central markets, desirable labor, and intelligent municipalities which safe-guard their own industries.

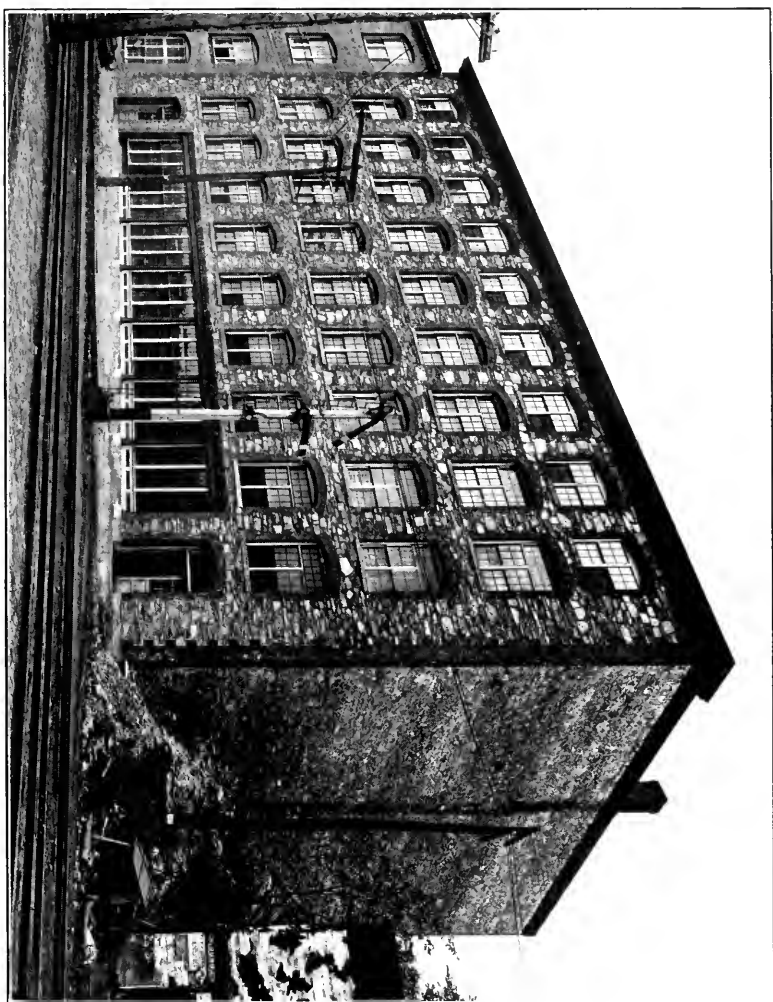
"The city which is going to double its factory roll can do it most quickly by raising \$1,000,000 and buying factories but it can do it most surely by first attending to all of these essentials."

Special efforts have been made and are still being made to find a company to operate the Bangor Shoe Co's plant. Several propositions have been considered but were rejected as being financially unsound. Advertisements have been published in various shoe and leather journals, one thousand circulars descriptive of the buildings have been sent out and special letters have been written to selected lists of manufacturers and to companies planning to extend their business. Every opportunity is being taken advantage of in the endeavor to have the plant reopened.

With the completion of the development now under way by the Bangor Power Co., it will be possible to make good advertising use of the ample supply and low cost of electric power in Bangor. This, it is expected, will result in the establishment of more small industries—industries that with careful management and encouragement will expand to more important proportions.

The Chamber of Commerce is naturally a clearing house for information regarding Bangor and this section of the state. There has been a heavy correspondence of this nature. Many inquiries have been received for lists of business houses, wholesale firms, manufacturers and shippers of special products. Write-ups of various lengths have been furnished numerous publications including programs, automobile blue books, new school text books, historical and geographical works and government publications.

Since the fire 15,000 leaflets have been distributed telling of Bangor's recovery from her conflagration. At the present time more than 5,000 leaflets



The Day Building--One of Bangor's Manufacturing Plants

on Cleaning Up Bangor have been sent out with the co-operation of merchants. The card, Keep Your Money in Bangor, which was distributed among retail stores has met with general approval and numerous requests for copies have been received from Maine and Massachusetts towns.

During the coming year it is planned to issue a more pretentious handbook on Bangor as the many requests for information regarding the city since the fire have shown the need for a new publication.

In connection with publicity grateful acknowledgment should be made for the uniform kindness of the Daily News and Commercial in co-operating in various features of the work.

TRANSPORTATION

Perhaps in no other direction is seen the advantages of a strong commercial organization as in that of transportation. Numerous special matters have been given the Chamber of Commerce for attention by individual firms and in most cases these have been satisfactorily adjusted. Not to enumerate all the instances mention will be made of the reopening of the coal stages at High Head after one cargo of coal, intended for Bangor, was turned from Penobscot bay to Portland for discharge: the reduction of freight charges on several lines of merchandise and the extensions to be made in the near future in the freight yards in this city to enable quicker handling of cars. This last improvement will be of great benefit.

After the consideration of several plans for the establishment of steamboat connection between Castine and Bangor, an arrangement has been made with Capt. L. W. Coombs of the steamer Castine which has already gone into effect.

THE RETAILERS' ASSOCIATION

The Chamber of Commerce, composed as it is of diverse business interests, acts advantageously as a unit in many things. On some matters of importance and in policies which concern special commercial lines it is less cumbersome to have these questions discussed and acted upon by the men immediately affected. In accordance with this idea, in December, steps were taken to ascertain the sentiments of the retailers regarding the formation of a retail merchants' association of the Chamber of Commerce. After the preliminary investigation had proven that such an organization would be welcomed, meetings were held and a plan outlined. This association has been more than satisfactory. It has proven its own worth and has demonstrated that other similar subsidiary organizations for members in particular lines will be equally successful. An association for Chamber of Commerce members in the professions, another for engineers, architects and building contractors and a third for the growers and provision dealers in the residential sections are possibilities of the near future. Rather than weakening the Chamber of Commerce, these various divisions will serve to stimulate greater interest and arouse fresh enthusiasm for the parent body.

One of the first matters given attention by the Retail Merchants' Association was advertising protection. For years Bangor merchants and business houses have been victims of advertising solicitors who are rapidly being driven to the wall. All progressive organizations are enforcing the protective plan. That Bangor is among the leaders is indicated by inquiries that have been received for information. The testimony of merchants who were heretofore regular patrons of these promiscuous advertising schemes as to the saving effected by the advertising rule emphasizes the advisability of this rule being adopted by the Chamber of Commerce as a whole.

Its strict observance means the saving of hundreds of dollars that might otherwise be spent in unprofitable publicity.

To extend business and to attract patrons from towns close at hand and in more remote regions, a fare refund plan was instituted in the winter. Up to the present time this has been productive of business part of which would have gone elsewhere had it not been for the inducement of receiving free transportation. The plan is becoming more widely known each month and by fall will prove even a stronger business getter than now.

Steps have been taken towards the organization of a credit bureau for the benefit of retailers. A plan has been adopted and will be put into operation in all likelihood early in the fall.

One of the questions which had been much discussed is that of salesmen who display goods and sell from samples. Preparations are under way for an active campaign against this retailers' evil and an organized effort will be undertaken at the next session of the legislature. The co-operation of other cities has been enlisted and they have pledged their support.

This association was instrumental in more general closing of stores on holidays, many merchants having agreed as a result of the association's solicitation, to close the entire day on these days: Washington's Birthday, Patriots' Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day and Christmas.

The retailers' association has held regular meetings since its organization. Besides the strictly business sessions held generally in the forenoon at the Chamber of Commerce, there have been a half dozen suppers at Frey's, the Penobscot Exchange and the Bangor House, all of which have been well attended.

The plan of the association is to have a rotary chairmanship of two months term, no same line of business being represented in the chair for two consecutive terms. The first chairman was Mr. H. D. Benson, while the present chairman, who is holding over a month because of plans for the Carnival and Street Fair, is Mr. F. W. Farrar. The members of the association are unanimous in the expression that the organization has been of much value and promises even better results for the future.

From the foregoing it will be seen that the Chamber of Commerce, despite great hindrances, has had an active year. There is every indication that the next twelve months will show big gains in membership and a widespread co-

operation in the general movement for Bangor's advancement. There is work to be done and the results will be commensurate with the amount of energy and enthusiasm of each individual member.

Your secretary wishes to express his appreciation for the uniform kindness of your president, the board of directors, committees and individual members.

Respectfully submitted,

W. A. HENNESSY, Secretary.

BANGOR, June 3, 1912.

TREASURER'S REPORT

GENTLEMEN:—Treasurer's report for year ending June 3, 1912.

RECEIPTS

Cash on hand beginning of current year, last annual report June 5,

1911	82,214.15
Received from dues and interest on deposits	4,143.65
Total	86,569.10

EXPENDITURES

For year ending June 3, 1912	83,129.53
Balance on deposit at Merchants National Bank	1,995.16
Balance on deposit at Merrill Trust Co	1,131.11
Total	86,559.10

Respectfully submitted,

H. F. SAWYER, Treasurer.

June 1, 1912.

OFFICERS OF BANGOR CHAMBER OF COMMERCE 1912-1913

ARTHUR CHAPIN, <i>President</i>	GEORGE H. HOPKINS, <i>Auditor</i>
CHARLES F. BRAGG	DONALD F. SNOW, <i>Attorney</i>
CHARLES M. STEWART	WILFRID A. HENNESSY, <i>Secretary</i>
HOWARD F. SAWYER, <i>Treasurer</i>	

DIRECTORS

FREDERIC W. ADAMS	JOHN P. FRAWLEY
AUGUSTUS H. BABCOCK	EDWIN N. MILLER
HARRY D. BENSON	JOHN M. OAK
FRANK P. DENACO	EUGENE T. SAVAGE

JOHN G. UTTERBACK

COMMITTEE CHAIRMEN

Agricultural Interests, JOHN M. OAK	Municipal, A. LANGDON FREESE
City Affairs, FRANKLIN E. BRAGG	New Industries, B. M. KIRSTEIN
Conventions, CHARLES M. STEWART	Publication, W. A. HENNESSY
Finance, HENRY W. CUSHMAN	Taxation, WILLIAM H. WHITTEMORE
Membership, C. A. ROBBINS	Transportation, EDWARD R. ADAMS

MEMBERSHIP ROLL OF BANGOR CHAMBER OF COMMERCE

Adams Dry Goods Co., Adams, F. W., Adams, E. R., Anderson, John W., Angley, J. F., Andrews, M. H., Arnold, J. N. Shoe Co., Arnold, Harry L., Atwood, F. R., Ayer, F. W., Ayer, Fred R., Ayer, N. C., Austin, Calvin, Babcock, Augustus H., Babb, Charles H., Bacon & Robinson Co., Bangor Cigar Co., Bangor Gaslight Co., Bangor Ry. & Electric Co., Bangor Shoe Store,	Bangor Box Co., Banton, G. W., Barrows, George W. E., Bartlett, Charles H., Bass, Joseph P., Bean, O. Crosby, Benson & Miller, Benson, H. D., Besse-Ashworth Co., Bickford, A. L., Blanding, E. M., Blake, Barrows & Brown, Blake, Edward H., Boyd, J. Herbert, Bragg, N. H. & Sons, Bragg, Chas. F., Bragg, F. E., Bragg, R. E., Brown, Walter I., Brown, C. M., Brown, William E.,
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Brooks, Bartlett,
Bryant, W. C.,
Burke, John,
Burr, T. W. Co.,
Byrnes, P. J.,

Chapman & Sons, H. C.,
Chapman, Horace C.,
Chapman, Harry A.,
Chapin, Arthur & Co.,
Chandler, James A.,
Chandler & Co.,
Chalmers, C. L.,
Chalmers, J. L.,
Chalmers, Arthur S.,
Chalmers, G. W.,
Chase, George E.,
Clifford, Fred H.,
Clark, Chas. E.,
Coe, T. U.,
Coffin, C. W.,
Connors Shoe Co., John
Connors, William,
Corning, Howard,
Covelle, H. J.,
Cratty, James W.,
Crowell, Fred,
Crosby, S. L. Co.,
Curran-Griffin Co.,
Curran, W. F.,
Cushman, Henry W.,
Cutter, Leslie W.,

Day, A. R.,
Dakin, E. H.,
Danforth, W. A.,
Danforth, C. E.,
Davis, Charles H.,
Denaco, F. P.,
Dillingham, E. F.,
Dole Co., The
Downing, R. H.,
Drummond, F. H.,
Dunn, Patrick H.,
Dunning, R. B. & Co.,
Dunning, John C.,

Dunning, George W.,
Dunning, James A.,

Eastern Mfg. Co.,
Eastern Steamship Co.,
East Side Pharmacy,
Emerson, E. T.,
Essex Pharmacy Co.
Eye, Clifton H.,

Fairbanks Bros.,
Farrar, Frank W.,
Field, Chas. E.,
Finnegan & Monaghan,
Finnegan, Thomas J.,
Flannigan, J. J.,
Foley, J. Edward,
Fowler, Chas. A.,
Frawley, J. P.,
Freese, A. Langdon,
Frey & Bro., C. H.,

Glaiss & Co., Charles H.,
Gleason, W. H.,
Gleason, J. L.,
Gordon, Charles R.,
Gould, Vernon K.,
Godfrey, E. R.,
Grady, Wm. H.,
Graham, John R.,
Guth, Arthur E.,
Guth, Arthur E. Co.,

Hamlin Lumber Co.,
Harrigan, M. R.,
Haskell, A. B.,
Hatch, Chas. P.,
Haynes & Chalmers Co.,
Haynes, Harry J.,
Hayward Co., The Chas.,
Herrick, E. E.,
Higgins, Wm. S.,
Hight, Frank,
Hodgkins & Fiske Co.,
Hopkins Co., A. R.,
Hopkins, George H.,

Hodgkins, George L.,
Hubbard, Chas. H.,
Hubbard, Walter L.,
Hughes, Elmer,
Hyde, George,
Herrick, E. E.,

Jones' Sons, Alfred,
Jordan, Fred D.,
Joy, Ira H.,

Keeler, C. D.,
Kimball & Nickerson,
Kirstein & Sons, Louis
Kirstein, Bernard M.,
Kirstein, Abram L.,
Kirstein, Louis,
Kingsbury, Roscoe A.,
Knowles, Harvey,
Kominsky, Meyer,

Lane, Frank P.,
Lane, J. N. V.,
Largay, Wm. J.,
Leavitt, Eben,
Lisherness, E.,

Maine Woolen Co.,
McCann, John H.,
McKeen-Jellison Co.,
McKeehnie, Wm. E.,
McKay, J. A.,
McLaughlin & Co., Henry,
McLeod, James,
Merrill Trust Co.,
Miller & Webster,
Miller, E. N.,
Miller, W. C.,
Moon & Cratty,
Moon, Fred G.,
Morse, Walter L.,
Morse & Co.,
Mullen, Charles W.,
Mulvey, D. P.,
Muttly, Joseph L.,

Nealley, William P.,
Nichols, E. C. Co.,
Noyes & Nutter Mfg. Co.,
Noyes, Frank C.,
Nutter, George H.,
Nutter, Harold R.,

O'Leary, T. A.,
Oak, John M.,

Parker, John L.,
Parkhurst, J. F., & Son,
Parkhurst, F. H.,
Pearl & Dennett Co.,
Pearl, Chas. S.,
Penber, Elmer F.,
Preble, Carl S.,
Pooler, A. L.,
Prilay, F. H.,

Reynolds, F. H.,
Rich, E. F.,
Robinson, Alfred J.,
Robbins, Chas. A.,
Rice & Tyler,
Rowe, George F.,
Russ, H. B.,

Sanborn, Henry T.,
Savage, E. T.,
Savage, L. W.,
Savage, W. L.,
Savage, T. R.,
Savage, T. R. & Co.,
Sawyer Boot & Shoe Co.,
Sawyer, R. J.,
Sawyer, A. C.,
Sawyer, H. C.,
Sawyer, Howard F.,
Seigal-Sanders Co.,
Severance & Bunker,
Simpson, R. W.,
Silliman, Jr., Frank,
Singleton, J. F.,
Skinner, Otis,
Smith & West,

Snow & Nealley Co.,
Snow, Donald F.,
Sprague, Adelbert W.,
Stackpole, C. F.,
Staples, Roger,
Stetson, Isaiah K.,
Stewart, Charles M.,
Stickney & Babcock Co.,
Stover, F. E.,
Stull, C. R.,
Sullivan, Dan T.,

Taylor, S. M.,
Towle, J. Norman,
Thurston & Kingsbury,
Trask, Allan P.,
Torrens, Harry E.,
Tuck, Frank L.,
Thurston, Willis L.,

Utterback Bros. Co.,
Utterback, J. G.,

Vose, Prescott H.,

Warren, M. D., Percy,
Waterhouse, E. M.,
Watson, Ira P.,
Webster, J. P.,
Webster, Daniel,
Wescott, G. W.,
White, E. G.,
Whitman, N. & Son,
Whittemore, William H.,
Wilson, John,
Wilbur, Geo. H. & Son,
Wing, W. D.,
Wood & Bishop Co.,
Wood & Ewer Co.,
Wood, Charles H.,
Wood, Frank P.,
Wood, Charles P.,
Wood, Gorham H.,
Wood, Edward,
Woodward, Joseph H.,

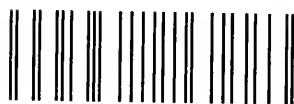
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